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(19) **United States**(12) **Patent Application Publication**
Rackley III et al.(10) **Pub. No.: US 2008/0010204 A1**(43) **Pub. Date: Jan. 10, 2008**(54) **METHODS AND SYSTEMS FOR MAKING A
PAYMENT VIA A PAPER CHECK IN A
MOBILE ENVIRONMENT****Publication Classification**(51) **Int. Cl.**
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(52) **U.S. Cl.** **705/45**(57) **ABSTRACT**

Methods and systems for making a financial payment to a payee via a paper check utilizing a mobile device such as a mobile telephone (cellphone) or wireless connected personal digital assistant (PDA). The mobile device communicates wirelessly with a mobile financial transaction system (MFTS) that stores user information and transaction information. A user enters information via the mobile device identifying a payee and indicating a paper check payment method. The mobile device generates a mobile payment instruction that includes information corresponding to the identified payee and indicating a paper check payment method. The mobile payment instruction is wirelessly communicated to the MFTS. The MFTS generates an MFTS payment instruction to a payment instruction recipient that can issue a paper check. The MFTS communicates the MFTS payment instruction to the payment instruction recipient, which arranges for payment to the identified payee by printing and mailing of a paper check to the payee.

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